

In re:
Janet Reid
Debtor

Case No. 24-12117-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Dec 02, 2024

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 13

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2024:

Recip ID	Recipient Name and Address
db	Janet Reid, 1500 Mesa Verde Dr E, Apt B329, Costa Mesa, CA 92626-0607

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: karen.naylor@txitrustee.com	Dec 03 2024 00:54:00	Karen S Naylor (TR), Karen Sue Naylor, Trustee, 4910 Birch Street, Suite 120, Newport Beach, CA 92660
smg	EDI: EDD.COM	Dec 03 2024 05:37:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 03 2024 05:37:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42106523	Email/PDF: bncnotices@becket-lee.com	Dec 03 2024 01:05:33	American Express, PO Box 981535, El Paso, TX 79998-1535
42106524	EDI: TSYS2	Dec 03 2024 05:37:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
42106526	EDI: CITICORP	Dec 03 2024 05:37:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42106525	EDI: JPMORGANCHASE	Dec 03 2024 05:37:00	Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369
42106527	EDI: SYNC	Dec 03 2024 05:37:00	Synchrony / HSN, PO Box 669803, Dallas, TX 75266-0952
42106528	EDI: SYNC	Dec 03 2024 05:37:00	Synchrony / QVC, PO Box 530905, Atlanta, GA 30353-0905
42106529	EDI: SYNC	Dec 03 2024 05:37:00	Synchrony / TJX, 4125 Windward Plz, Alpharetta, GA 30005-8738
42106530	EDI: USBANKARS.COM	Dec 03 2024 05:37:00	US Bank, 800 Nicollet Mall, Minneapolis, MN 55402-7000
42106531	EDI: WFFC2	Dec 03 2024 05:37:00	Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Janet Reid bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Karen S Naylor (TR)	alane@ringstadlaw.com knaylor@IQ7technology.com;ecf.alert+Naylor@titlexi.com
United States Trustee (SA)	ustpreion16.sa.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1

Janet Reid

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0391

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Central District of California

Case number: 8:24-bk-12117-SC

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janet Reid

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 12/2/24

Dated: 12/2/24

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.